

# EXHIBIT 30

**From:** Woods, Kevin </O=SIEXCH/OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=E20781>  
**To:** Oknich, Mary; 'Hernandes, Jana'; 'O'Flaherty, Sue'  
**CC:** Leary, Robert; Hedge, Jamie  
**Sent:** 7/15/2011 12:47:02 PM  
**Subject:** Repayment Assistance Training Document  
**Attachments:** Call Center Repayment Guide 7-13-11.pdf; image001.gif

Mary/Jana/Sue,

Given all the recent talk about forbearance, I wanted to share something with you. It's a draft document that our call center team is developing as part of their training program. It shows a graphical representation of the communication process that typically occurs in our call centers when counseling borrowers who are having difficulty making payments. As you can see, our training curriculum is centered around trying to determine the root cause of the borrower's inability to pay and counseling him/her accordingly about repayment options and deferment, with forbearance being the last discussion point.

Again, this is still in draft and still needs to go through further review and approval steps. Please also note that it is not intended to represent all options available, but rather to depict the most commonly used solutions.

That said, I thought I'd share a copy with you given our recent discussions.

Thanks,

Kevin

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317-576-6497  
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**Sallie Mae**



# Determine the Root Cause of Financial Difficulty

Communicate to the borrower your desire to help by using a transitional phrase:

*"I understand that you are having problems making your payments.*

*Let me ask you a few questions and then we can see what options we have available for you."*

## Things to THINK about:

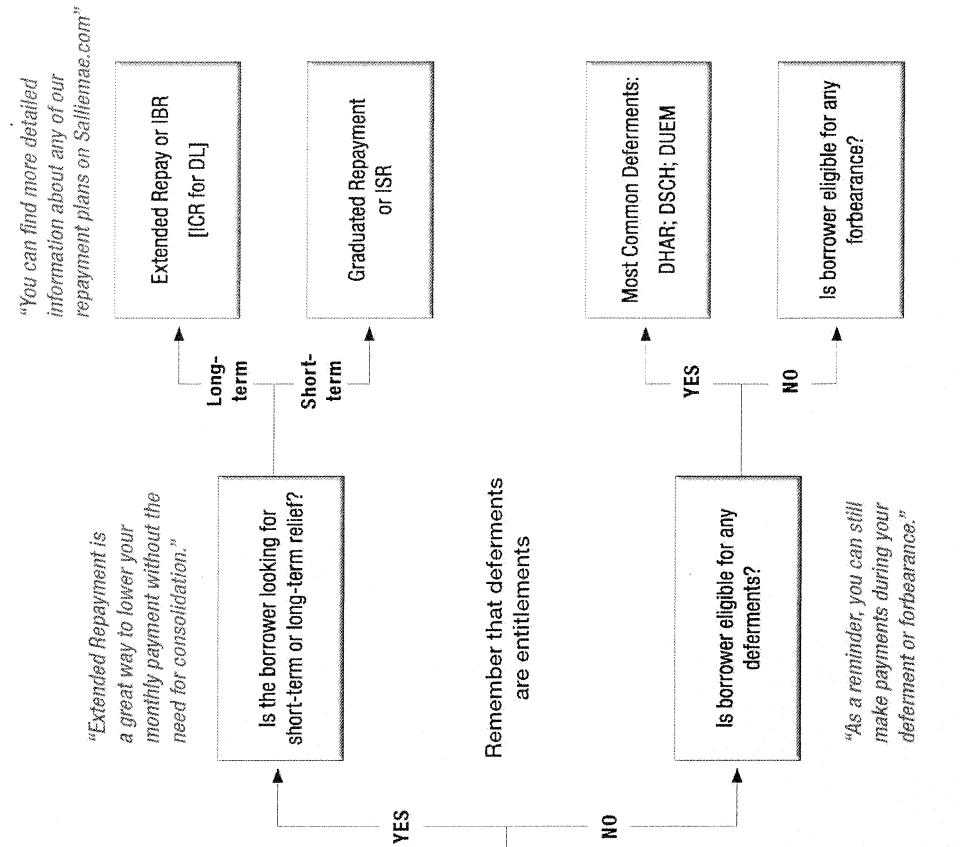
1. How long has the borrower been in repayment?
2. How far delinquent is the account?
3. What type of school did the borrower attend?
4. What is the borrower's future earning potential?
5. Where is the borrower in their career life cycle?
6. What is the borrower's payment history?
7. Is this the first time the borrower called about payment issues?
8. Has the borrower already researched their options?
9. Can the borrower comfortably and consistently make monthly payments?

*"I want to assure you that there are many different repayment options and that I am here to help you choose an option that works for you"*

## Things to TALK about:

1. What caused the difficulty?
2. Are you looking for short-term or long-term relief?
3. Are you still in school?
  - If yes, are you in school at least half time?
  - If no, do you plan to go back to school?
4. Are you working?
  - If yes, how many hours per week are you working?
  - If no, are you actively seeking employment?
5. How much can you afford to pay?

*"Signing up for Auto-Debt will reduce your interest rate and streamline the payment process."*



**Forbearance should not be considered until all other options have been exhausted.**

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# Repayment Options Guide

		Types of Borrowers	PROS	CONS	Talking Points
	<b>Extended Repayment</b>	<ul style="list-style-type: none"> <li>Borrowers looking for a lower payment</li> <li>Borrower looking for consolidation</li> <li>Borrower with at least \$30,000 balance</li> <li>Borrowers looking for long-term relief</li> <li>Borrowers who are underemployed</li> </ul>	<ul style="list-style-type: none"> <li>Lower monthly payments</li> <li>Payments go towards principal and interest</li> <li>Can be processed immediately: Phone/MYL</li> <li>One-time Processing [no annual renewal]</li> <li>Offers a clear path to repaying your loan and getting out of debt</li> </ul>	<ul style="list-style-type: none"> <li>Interest accrues over longer term</li> <li>Higher total payment over the life of the loan</li> </ul>	<ul style="list-style-type: none"> <li>Offers a lower monthly payment without the need for consolidation</li> <li>Can return to non-extended level repayment plan at any time</li> <li>No annual renewal</li> </ul>
Can Make Monthly Payments	<b>Graduated Repayment</b>	<ul style="list-style-type: none"> <li>Borrower is looking for short-term relief</li> <li>Recent graduates</li> <li>Borrowers not working in their field of study</li> <li>Borrowers with high earning potential</li> </ul>	<ul style="list-style-type: none"> <li>Lower [interest-only] payment for first 2-4 years</li> <li>Can be combined with Extended Repayment</li> <li>Can be processed immediately: Phone/MYL</li> </ul>	<ul style="list-style-type: none"> <li>Not paying principal during this time</li> <li>Payments will increase after 2-4 years</li> </ul>	<ul style="list-style-type: none"> <li>Good short-term relief</li> <li>You can always make payments above minimum if you are able</li> <li>You can return to a non-extended level repayment at any time</li> </ul>
	<b>Income Based Repayment [IBR]</b>	<ul style="list-style-type: none"> <li>Borrowers experiencing long-term financial hardship</li> <li>Low Income relative to loan balance</li> <li>Borrowers who are underemployed</li> <li>Borrowers in flat income professions [teacher, nurse, etc]</li> </ul>	<ul style="list-style-type: none"> <li>Loans can be forgiven after 25 years of payments</li> <li>Customer benefits are not affected by IBR</li> <li>One application for both ED/SLM loans</li> <li>Interest on SUBSIDIZED portion paid by ED for 3 years</li> </ul>	<ul style="list-style-type: none"> <li>Involved application process - must reapply annually</li> <li>Cannot change due date</li> <li>Customer payment may be less than accruing interest</li> <li>Interest capitalizes when borrower leaves IBR</li> </ul>	<ul style="list-style-type: none"> <li>Good long-term relief since payments are based on adjusted gross income</li> <li>If you continue to make payments on time, you may qualify for our loan forgiveness program</li> <li>You can apply for relief on each loan individually</li> <li>You can complete the application on-line at salliemae.com</li> </ul>
	<b>Income Contingent Repayment [ICR] for Direct Lending</b>	<ul style="list-style-type: none"> <li>Borrower experiencing a temporary financial hardship</li> </ul>	<ul style="list-style-type: none"> <li>Payments based on 4-25% of gross monthly income</li> <li>Can be used for 60 months</li> <li>Payment percentage can be changed</li> <li>Borrower still eligible for Forb/Defer during ISR</li> </ul>	<ul style="list-style-type: none"> <li>Must reapply annually</li> <li>Borrower must provide proof of income</li> <li>ISR does not count against standard terms</li> </ul>	<ul style="list-style-type: none"> <li>You only have to complete one application for all of your loans</li> <li>You can complete the application on-line at salliemae.com</li> </ul>
	<b>Income Sensitive Repayment [ISR]</b>				
CAN NOT Make Monthly Payments	<b>Deferment</b>	<ul style="list-style-type: none"> <li>Deferment should only be considered after it has been determined that no lower payment option is acceptable</li> <li>Deferment must be offered to any borrower who asks about a deferment and meets eligibility criteria</li> </ul>	<ul style="list-style-type: none"> <li>Temporarily suspends monthly payment</li> <li>Interest on SUBSIDIZED portion of loan is paid by ED</li> <li>Borrower can make interest payments during deferment</li> </ul>	<ul style="list-style-type: none"> <li>Unpaid interest will be added to loan balance at end of deferment</li> <li>This increases overall balance, pay back amount and monthly payment amount</li> </ul>	<ul style="list-style-type: none"> <li>Deferment may be good alternative to forbearance</li> <li>DUEM can be processed for 6 mos at a time</li> <li>All other deferments can be processed for 12 months at a time</li> <li>Borrower may be eligible for same deferment more than once</li> </ul>
	<b>Forbearance</b>	<ul style="list-style-type: none"> <li>Forbearance should only be considered after it has been determined that no lower payment option is acceptable and borrower is not eligible for any deferments</li> <li>Forbearance can be used to bring account current while customer is addressing long-term solution</li> </ul>	<ul style="list-style-type: none"> <li>Temporarily suspends monthly payment but interest will continue to accrue on a daily basis</li> <li>Borrower can make interest payments during deferment</li> <li>Avoid negative credit reporting and halt collection calls by bringing account up to date immediately</li> </ul>	<ul style="list-style-type: none"> <li>Borrower is responsible for all unpaid interest</li> <li>Unpaid interest will be added to loan balance at end of forbearance</li> <li>This increases overall balance, pay back amount and monthly payment amount</li> </ul>	<ul style="list-style-type: none"> <li>Forbearance results in higher loan costs overall you may want to consider a deferment or other repayment plan</li> <li>Forbearance can be processed for 12 months at a time, up to a maximum of 60 months</li> </ul>

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**From:** O'Flaherty, Sue <[REDACTED]@ed.gov>  
**To:** Woods, Kevin; Oknich, Mary; Hernandes, Jana  
**CC:** Leary, Robert; Hedge, Jamie  
**Sent:** 7/16/2011 8:26:56 AM  
**Subject:** RE: Repayment Assistance Training Document

Kevin,

Thanks for sharing your training document. Looks really helpful!

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**From:** Woods, Kevin [kevin.woods@salliemae.com]  
**Sent:** Friday, July 15, 2011 3:47 PM  
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**SallieMae**

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